



ATTORNEYS AT LAW



Robert Greene Sterne
Jorge A. Goldstein
David K.S. Cormwell
Robert W. Esmond
Tracy-Gene G. Durkin
Michele A. Cimbala
Michael B. Ray
Robert E. Sokohl
Eric K. Steffe
Michael Q. Lee
John M. Covert
Robert C. Millonig
Donald J. Featherstone
Timothy J. Shea, Jr
Michael V. Messinger
Judith U. Kim
Patrick E. Garrett

Jeffrey T. Helvey
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Brian J. Del Buono
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Bashir M.S. Ali
Shannon A. Carroll
Anbar F. Khal
Michelle K. Holoubek
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Young Tang

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W. Blake Coblenz*
James J. Pohl*
John T. Haran
Mark W. Rygiel
Kevin W. McCabe
Michael R. Malek*
Doyle A. Siever*
Ulrike Winkler*

Of Counsel
Edward J. Kessler
Kenneth C. Bass III
Marvin C. Guthrie

Registered Patent Agents*
Karen R. Markowicz
Matthew J. Dowd
Katrina Yujian Pei Quach
Bryan L. Skelton
Robert A. Schwartzman
Julie A. Heider
Mita Mukherjee

Scott M. Woodhouse
Peter A. Socarras
Jeffrey K. Mills
Danielle L. Letting
Lori Brandes
Steven C. Oppenheimer

Of Counsel
Edward J. Kessler
Kenneth C. Bass III
Marvin C. Guthrie

*Admitted only in Maryland
†Admitted only in Virginia
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April 13, 2007

WRITER'S DIRECT NUMBER:
(202) 772-8756
INTERNET ADDRESS:
MSPECHT@SKGF.COM

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Art Unit 3692

Re: U.S. Utility Patent Application
Application No. 09/901,124; Filed: July 10, 2001
For: **Checking Authorization System and Method**
Inventors: MEADOWS *et al.*
Our Ref: 2222.4960001

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Petition for Extension of Time under 37 C.F.R. § 1.136(a) (PTO/SB/22);
2. Credit Card Payment Form authorized in the amount of \$1020.00 to cover extension of time fee;
3. Amendment and Reply under 37 C.F.R. § 1.111; and
4. One (1) return postcard.

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Commissioner for Patents
April 13, 2007
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The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



Michael D. Specht
Attorney for Applicants
Registration No. 54,463

MDS/mlb
Enclosures

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